Procedures for Obtaining Title After Repossession

Non-Conforming Titles (Titles which **do not** contain the language and security features as required by the Federal Truth in Mileage Act). For Georgia Titles, this would be titles with a revision date before March 1998.

The following property completed documents must be submitted to: Motor Vehicle Division
P.O. Box 740381
Atlanta, GA 30374-0381

Or visit the Evans or Appling Tag Office

A properly <u>completed</u> MV-1 application (typed in full ad signed by all owner's);

The current Georgia Title must be submitted, if available. If Georgia Title is not available, **Repossessor must apply for a Georgia Title in their name first**, (unless vehicle is exempt from odometer requirements). If Georgia title is not in the person's name from which the vehicle is being repossessed, the title must be submitted properly assigned to that person. If the current Title is an Out-of-State title, it <u>must</u> be submitted or the repossessor must secure a Certificate of Title in their name from the State where the vehicle is currently titled before transferring.

With non-conforming Title, bills of sale are still acceptable to show a complete chain-of-ownership. Remember with non-conforming titles it is business as usual.

If the repossessor is not recorded on the face of the title as the lien or security interest holder by the State Motor Vehicle Division, a copy of the contract between the repossessor and the party from whom the vehicle was repossessed must be submitted.

The title fee of \$18.00 must be submitted. Also the purchaser must apply for a title in their name within ninety (90) days of the purchase date or a \$10.00 penalty fee will be assessed. Do not mail cash—Please pay by certified check or money order made payable to: Motor Vehicle Division.

Conforming Certificates of Titles (Titles which contain the language and security features as required by the Federal Truth in Mileage Act). For Georgia Titles this would be title with a revision date of March 1998 or later.

The following properly completed documents must be submitted to: Motor Vehicle Division P.O. Box 740381 Atlanta, GA 30374-3081

Or visit the Evans or Appling tag office.

A properly completed MV-1 application (typed in full and signed by all owner(s);

A T-16 (Affidavit of Repossession) completed by the repossessor.

The current Georgia Title must be submitted if available. If the Georgia Title is not available, **Repossessor must apply for a Georgia Title in their name first**, (unless vehicle is exempt from odometer requirement). If the Georgia Title is not in the person's name from which the vehicle is being repossessed, the title <u>must</u> be submitted properly assigned to that person. If the current Title is an out-of-state Title, it must be submitted or the repossessor must secure a Certificate of Title in their name from State where the vehicle is currently titled in their name from state where the vehicle is currently titled before transferring.

If the repossessor has sold the vehicle, they should execute the first assignment of the current title to the purchasing party. However, if the title has been lost, the repossessor must obtain a title in their name from the State where the vehicle is currently titled before transferring. Bill(s) of sale are no longer acceptable to show transfer of ownership from the repossessor to the purchaser.

If the repossessor is not recorded on the face of the title as the lien or security interest holder by the State Motor Vehicle Division, a copy of the contract between the repossessor an the party from whom the vehicle was repossessed must be submitted.

The title fee of \$18.00 must be submitted. Also, the purchaser must apply for a title in their name within ninety (90) days of the purchase date or a \$10.00 penalty fee will be assessed. Do not mail cash---Please pay by Certified check or Money order made payable to: Motor Vehicle Division.